

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

Case Number **10-01379-jrh****UNITED STATES BANKRUPTCY COURT District of Western District of Michigan****Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/8/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Terry Lee Atkin Sr.  
aka Big T Motors  
1083 Bakken Rd  
Muskegon, MI 49444

Case Number:  
10-01379-jrh

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-3154  
FR 2244756

Attorney for Debtor(s) (name and address):

Terry Lee Atkin Sr.  
1083 Bakken Rd  
Muskegon, MI 49444  
Telephone number:

Bankruptcy Trustee (name and address):

John A. Porter  
Attorney at Law and Bankruptcy Trustee  
6059 Cannon Highlands Drive NE  
Belmont, MI 49306  
Telephone number: (616) 874-4800

**Meeting of Creditors**Date: **March 12, 2010**Time: **02:00 PM**Location: **Ledyard Building, Second Floor, 125 Ottawa NW, Suite 202R, Grand Rapids, MI 49503****Presumption of Abuse under 11 U.S.C. § 707(b)***See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**Papers must be *received* by the bankruptcy clerk's office by the following deadlines:**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 5/11/10****Deadline to Object to Exemptions:**Thirty (30) days after the *conclusion* of the meeting of creditors.**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.****Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503  
Telephone number: (616)456-2693

**For the Court:**

Clerk of the Bankruptcy Court:  
DANIEL M. LAVILLE

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 2/9/10

**EXPLANATIONS****B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. <b>(Applies to cases filed on or after October 17, 2005)</b>
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonments	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment shall file a request with the Court.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

**CERTIFICATE OF NOTICE**District/off: 0646-1  
Case: 10-01379User: roundtrd  
Form ID: b9aPage 1 of 2  
Total Noticed: 41

Date Rcvd: Feb 09, 2010

The following entities were noticed by first class mail on Feb 11, 2010.

db +Terry Lee Atkin, Sr., 1083 Bakken Rd, Muskegon, MI 49444-3967  
tr +John A. Porter, Attorney at Law and Bankruptcy Trustee, 6059 Cannon Highlands Drive NE,  
Belmont, MI 49306-9678  
smg +MI DEPT OF TREASURY, COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668  
smg +SECRETARY OF THE TREASURY, 15TH & PENNSYLVANIA, WASHINGTON, DC 20220-0001  
smg +SECURITIES & EXCHANGE COMM, BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900,  
CHICAGO, IL 60604-2615  
ust +Jill M. Gies, U.S. Department of Justice, OUST, 211 West Fort, Suite 700,  
Detroit, MI 48226-3263  
5744620 +Americas Servicing Co, P.O. Box 10328, Des Moines, IA 50306-0328  
5744621 +Applied Bank, P.O. Box 15809, Wilmington, DE 19850-5809  
5744624 +Chase Card Member, P.O. Box 904014, Palatine, IL 60094  
5744625 +David Allen Bushen, 2136 East River Rd, Muskegon, MI 49445-1650  
5744626 +David Bushen, 2136 East River Rd, Muskegon, MI 49445-1650  
5744627 +Direct TV, P.O. Box 6550, Greenwood Village, CO 80155-6550  
5744629 +GE Service Limited Partnership, 6330 Gulfton, Houston, TX 77081-1108  
5744630 +HSBC, P.O.Box 81622, Gilinas, CA 39121  
5744633 +Lowes, P.O. Box 960010, Orlando, FL 28960  
5744634 +Mason Easy Pay, P.O. Box 77001, Madison, WI 53707-1001  
5744635 +Midland Funding LLC, c.o Bronson & Migliaccio, 415 Lawrence Bell Dr,  
Williamsville, NY 14221-7805  
5744636 +Money Recovery Nationwide, 801 South Waverly St, Lansing, MI 48917-5202  
5744637 +Montgomery Ward, P.O. Box 8994, Madison, WI 53794-0001  
5744638 +Muskegon Surgical, 1490 Mersy Dr, Muskegon, MI 49444  
5744639 +Randy French, 13878 Johnson Rd, Grand Haven, MI 49417-9750  
5744640 +Reach and Development, 4828 Loop Central, Houston, TX 77081-2212  
5744641 +Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364  
5744642 +Shell Credit Card Center, P.O. Box 689151, Des Moines, IA 50368-9151  
5744643 +The Swiss Colongy, P.O. Box 2818, Monroe, WI 53566-8018

The following entities were noticed by electronic transmission on Feb 09, 2010.

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Daniel J. Casamatta,  
Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Daniel M. McDermott,  
Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov David W. Asbach,  
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Dean E. Rietberg,  
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Habbo G. Fokkena,  
Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Matthew T. Cronin,  
Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Michael V. Maggio,  
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Michelle M. Wilson,  
Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Office of the U.S. Trustee,  
The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
5744622 +EDI: WFNNB.COM Feb 09 2010 18:13:00 Blair, P.O. Box 659707, San Antonio, TX 78265-9707  
5744623 +E-mail/Text: rward@cadillac-ar.com CARM, 1015 Wilcox,  
Cadillac, MI 49601-2527  
5744628 +EDI: RMSC.COM Feb 09 2010 18:13:00 GE Money Bank, P.O. Box 981064, El Paso, TX 79998-1064  
5744631 +EDI: HFC.COM Feb 09 2010 18:13:00 HSBC Card Services, P.O. Box 5222,  
Carol Stream, IL 60197-5222  
5744632 +EDI: WFNNB.COM Feb 09 2010 18:13:00 King Size, P.O. Box 182273, Columbus, OH 43218-2273  
5744644 +EDI: AFNIVZWIRE.COM Feb 09 2010 18:13:00 Verizon Wireless, P.O. Box 1850,  
Folsom, CA 95763-1850  
5744645 +EDI: CHASE.COM Feb 09 2010 18:13:00 WAMU, P.O. Box 99604, Alrington, TX 76096-9604  
TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0646-1  
Case: 10-01379

User: roundtrd  
Form ID: b9a

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Feb 09, 2010

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.